

**EXHIBIT 4**

Yip  
4512  
1040

D-866  
EL  
26 July 1998  
9-23-98

Ms. Emerald Libird  
IRS  
300 ALA MOANA BLVD.  
NO. 50089  
HONOLULU HI., 96850

Hear Ms. Emerald Libird,

Please find the informations you need  
regarding the funds that I loaned to Mr.  
Andy Yip.

Total amount; US\$ 350,000

Year; between 1995 and 1996

numerous times

Each Time, the amount was different  
and I don't have any detailed record.

Format; through foreign currency, by cash,  
and also through third party

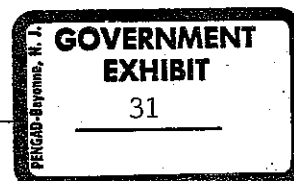
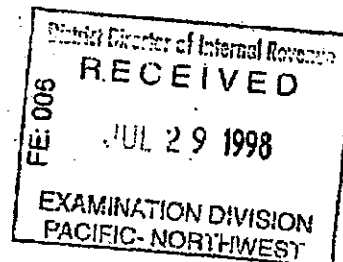
Because of my frequent Travelling and our  
friendship, I did not do it like a business.

I hope my informations above would help  
your work.

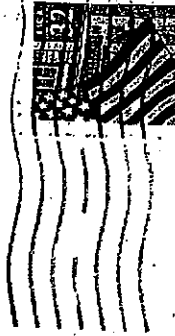
Sincerely yours,

E. O. O.

ERIKO DMITROVSKY



Mrs. Eriko Dmitrovsky  
1221 Victoria St #1904  
Honolulu, HI 96814  
U.S.A.



IRS  
300 ALA MOANA BLVD  
NO. 30089  
HONOLULU, HI. 96850

ATTN: M.S.H. 166 MS. EMERALD LIBIRD  
96850/4992